

STATE OF INDIANA)
) SS:
COUNTY OF MARION)

BEFORE THE INDIANA
COMMISSIONER OF INSURANCE

CAUSE NUMBER: 5470-AG07-0613-149

Donald Sills,
 Producer / Respondent

2915 West 78th Place P.O. Box 11357
Merrillville, Indiana 46411

Type of Agency Action: Enforcement

Indiana Insurance License No.: 477227

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FILED
AUG 17 2007
STATE OF INDIANA
DEPT. OF INSURANCE

FINAL ORDER AND APPROVAL

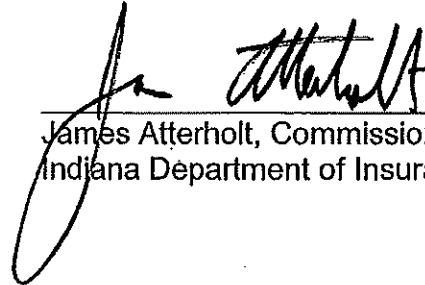
The Indiana Department of Insurance ("Department") and Donald Sills, ("Respondent"), a licensed Indiana Insurance producer, signed an Agreed Entry which purports to resolve all issues involved in the action by the Department regarding Respondent's license, and which has been submitted to the Commissioner of Insurance (the "Commissioner") for approval.

The Commissioner, after reviewing the Agreed Entry, finds it has been entered into fairly and without fraud, duress or undue influence, and is fair and equitable between the parties. The Commissioner hereby incorporates the Agreed Entry as if fully set forth herein, and approves and adopts in full the Agreed Entry as a resolution of this matter.

IT IS THEREFORE ORDERED, ADJUDGED AND DECREED by the Commissioner of Insurance:

- 1) Respondent's insurance license number 477227 shall be immediately and permanently revoked as permanently revoked is defined under I.C. 27-1-15.6-12 (a) (1) & (2).

ALL OF WHICH IS ORDERED this 17 day of August, 2007.



James Atterholt, Commissioner
Indiana Department of Insurance

Distribution:

Michael Trimble, Investigator
INDIANA DEPARTMENT OF INSURANCE
311 West Washington Street, Suite 300
Indianapolis, Indiana 46204-2787

Donald Sills
2915 West 78th Place P.O. Box 11357
Merrillville, Indiana 46411

STATE OF INDIANA)
COUNTY OF MARION)

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STATE OF INDIANA
DEPT. OF INSURANCE

Indiana Insurance License No.: 477227

AGREED ENTRY

This Agreed Entry is entered into by Nikolas P. Mann, attorney for and on behalf of the State of Indiana, Department of Insurance ("Department"), and Donald Sills ("Respondent"), a licensed Indiana insurance agent holding license number 477227, to resolve all matters under the above Cause Number. This Agreed Entry is subject to the review and approval of James Atterholt, Commissioner, Indiana Department of Insurance.

WHEREAS, Respondent is a licensed insurance agent in the State of Indiana; and

WHEREAS, the Department and Respondent desire to resolve their differences and settle the issues without a hearing;

IT IS THEREFORE, NOW AGREED by and between the parties as follows:


1. The Commissioner has jurisdiction over the subject matter and the Respondent in this administrative action.

2. This Agreed Entry is executed voluntarily by the parties.
3. Respondent voluntarily and freely waives his right to a public hearing on the issues in this action.
4. Respondent voluntarily and freely waives his right to petition for judicial review on this matter.
5. The Respondent agrees to a **Permanent Revocation** of his Indiana Insurance license number 477227 as **Permanent Revocation** is defined under Indiana Code Title 27-1-15.6-12 (a) (1) and (2)
6. The Department agrees to accept Respondent's compliance with the terms of this Agreed Entry as full resolution of this matter.
7. Respondent has carefully read this agreement and fully understands and accepts its terms.

8/2/07
Date Signed

8/1/07
Date Signed


Nikolas P. Mann, Attorney
Indiana Department of Insurance


Donald Sills, Respondent

STATE OF INDIANA

COUNTY OF LAKE) SS:

Before me a Notary Public for LAKE County, State of Indiana, personally appeared Donald Sills and being first duly sworn by me upon his oath, states that the facts alleged in the foregoing instrument are true. Signed and sealed this 1st day of Aug, 2007.

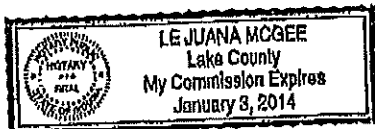
Le Juana McGee
Notary Signature

LE JUANA MCGEE
Notary Name Printed

My Commission expires: 01/03/2014

County of Residence: LAKE

INDIANA DEPARTMENT OF INSURANCE
Enforcement Division
Suite 300
311 West Washington Street
Indianapolis, IN 46204-2787
317/233-4243 - telephone
317/232-5251 - facsimile



STATE OF INDIANA)
) SS:
COUNTY OF MARION)

BEFORE THE INDIANA
COMMISSIONER OF INSURANCE
CAUSE NUMBER: 5470-AG07-0613-149

IN THE MATTER OF:

Donald Sills,
 Producer/Respondent.

2915 W. 78th Place, P.O. Box 11357
Merrillville, Indiana 46411

Type of Agency Action: Enforcement

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FILED

JUN 26 2007

STATE OF INDIANA
DEPT. OF INSURANCE

License Number: 477227

STATEMENT OF CHARGES

The Enforcement Division of the Indiana Department of Insurance (the "Department"), pursuant to the Indiana Administrative Orders and Procedures Act, Indiana Code Section 4-21.5-1, and the Agent Licensing provisions, Indiana Code Section 27-1-15.6, files charges against Donald Sills ("Respondent"), an insurance agent holding an expired insurance license in the State of Indiana:

COUNT I

1. Respondent holds insurance license number 477227, which was issued by the Department and is currently inactive due to failure to pay child support.
2. Respondent on January 4, 2006 wrote an application for life insurance on an Edwin Baker located in Gary, Indiana. His wife, Willa Mae Baker was present at that time.

3. Respondent according to the complainant Mrs. Baker never asked any health questions, but later checked them all "NO", which was false, because Mr. Baker did have health considerations.

4. Respondent was replacing a life insurance policy with American Income Life Insurance Company that been effect for a little over two years, but never conducted the sale as a replacement. The American Income Life policy was past the contestability period and the new Americo policy did not provide significantly increased benefits.

5. Mr. Baker later passed away and was denied payment of the death benefit, because of the pre-existing conditions that he had.

6. Respondent's conduct as alleged herein, is contrary to 27-1-15.6-12 (b) (5), 27-1-15.6-12 (b) (8) and 760 IAC 1-16.1-5 (A) and (B) (in accordance with 760 IAC 1-16.1-9) and cause for disciplinary action to include sanctions, fine, and revocation of license.

Wherefore, the Department, by its counsel, Nikolas Mann, prays the Commissioner permanently revoke the life license number 477227 of Donald Sills, fine him in the amount of ten thousand dollars (\$10,000.00), and all other appropriate relief.

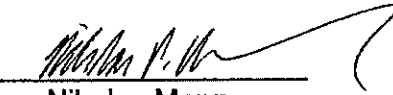


Nikolas Mann
Attorney # 26665-29

INDIANA DEPARTMENT OF INSURANCE
Suite 300
311 West Washington Street
Indianapolis, IN 46204-2787
317/232-2385 - telephone
317/232-5251 - facsimile

CERTIFICATE OF SERVICE

This is to certify that a copy of the Statement of Charges has been served upon the Respondent in the captioned proceeding by depositing by First Class U.S. mail, postage prepaid, this 14th day of June 2007.


Nikolas Mann
Attorney # 26665-29

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